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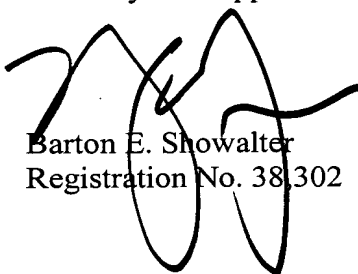
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REMARKS

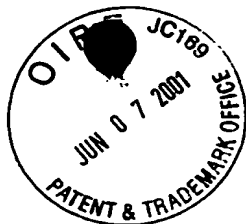
Early and favorable acceptance of this continuation application is respectfully requested.

Respectfully submitted,  
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**MARKED UP VERSION OF AMENDMENT**

The specification has been amended as follows.

**IN THE SPECIFICATION**

Page 1, line 13, after the section entitled Technical Field of the Invention, please insert therefore

**"Related Patent Application**

This application claims benefit of U.S. Provisional Application No. 60/164,649, entitled *Risk and Decision Analysis Model*, and filed on November 10, 1999."